

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
NORTHERN DIVISION**

In re: John Thomas Lacik)	Case No.: 17-81630-CRJ-11
SSN: xxx-xx-9376)	
)	
Lisa Elaine Lacik)	
SSN: xxx-xx-1278)	
)	
Debtors.)	CHAPTER 11

**SECOND AMENDMENT TO DEBTORS'
AMENDED PLAN OF REORGANIZATION**

COME NOW John and Lisa Lacik, Chapter 11 Debtors, having reached a settlement with secured creditor Regions Bank, and file the following amendment, to-wit:

1. The Debtors hereby amend **Class 2 – Secured Claim (Regions Bank HELOC)** of the Debtors' Plan of Reorganization to read as follows:

a. *Classification:*

Class 2 consists of the secured claim of Regions Bank HELOC on the Debtors' home.

b. *Treatment:*

Class 2 is impaired and, accordingly, the member of Class 2 is entitled to vote on the Plan.

This creditor's claim will be refinanced and re-amortized on a five-year term note at four and a half percent interest (4.50%), with a standard amortization schedule lasting twenty years. The remaining balance of the loan will be due and payable in full at the end of the five-year term. Payments under the terms of this Plan of Reorganization shall commence ninety (90) days after the Court enters an order confirming the Debtors' Plan. **(Estimated payment - \$4,048.00 per month.)**

If any payment is missed, Regions Bank or its counsel may send out a twenty-day notice of default letter to the Debtors and Debtors' counsel, and if the arrears are not cured within twenty days of the date that said letter is placed in the U.S. Mail, then the automatic stay of 11 U.S.C. § 362 shall lift as to Regions Bank automatically and without further order of the Court.

Each holder of an allowed claim in this Class will retain all remedies, including remedies upon default, available under its original loan documents until the Debtors complete their required payments to that creditor under the terms of the confirmed Plan.

* * * *

This amendment applies only to the subsections referenced above and is not intended to modify or eliminate any other language in the Debtors' Plan.

Respectfully submitted this 10th day April, 2018.

/s/ John Lacik

John Lacik, Chapter 11 Debtor

/s/ Lisa Lacik

Lisa Lacik, Chapter 11 Debtor

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CERTIFICATE OF SERVICE

This is to certify that I have this day served the foregoing document upon all addressees on the Clerk's Mailing Matrix in this case and Richard M. Blythe, Office of the Bankruptcy Administrator, P.O. Box 3045, Decatur, AL 35062 by electronic service through the Court's CM/ECF system and/or by placing a copy of the same in the U. S. Mail, postage prepaid this 10th day of April, 2018.

/s/ Tazewell T. Shepard

Tazewell T. Shepard